

## United States Bankruptcy Court

District of Utah  
**Case No. 12-35112**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rich Corey Combe  
6140 Sharon Circle  
Ogden, UT 84403

Mikelle S Combe  
6140 Sharon Circle  
Ogden, UT 84403

Social Security No.:  
xxx-xx-5920

xxx-xx-0393

Employer's Tax I.D. No.:

Petition date: 11/30/12

### DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/2/13

Joel T. Marker  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rich Corey Combe  
Mikelle S Combe  
Debtors

Case No. 12-35112-JTM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin  
Form ID: rab18j

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Total Noticed: 46

Date Rcvd: Oct 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2013.

db/jdb +Rich Corey Combe, 6140 Sharon Circle, Ogden, UT 84403-5008  
cr +Caterpillar Financial Services Corporation, c/o David H. Leigh, Ray Quinney & Nebeker P.C.,  
36 South State Street, 14th Floor, Salt Lake City, UT 84111-1401  
cr +Wells Fargo Dealer Services, PO Box 3569, Rancho Cucamonga, CA 91729-3569  
8777406 +BMO HARIRIS BANK NA, 770 N WATER STREET, BRK-180-RC, MILWAUKEE, WI 53202-0002  
8610585 +Carolyn Montgomery, 10 East South Temple Suite 900, Salt Lake City, UT 84133-1115  
8610586 +Caterpillar Finance, PO box 340001, Nashville, TN 37203-0001  
8610587 +Caterpillar Financial Services, c/o David H. Leigh, Ray Quinney & Nebeker P.C.,  
36 South State Street, Suite 1400, Salt Lake City, UT 84111-1451  
8610589 +Fomatsu Financial, Salt Lake City, UT 84141-0001  
8610591 +Intermountain Medical Group, 975 Chambers St, Ogden, UT 84403-4591  
8610593 Labor Commission, 160 E 3005 3rd Floor, Salt Lake City, UT 84114  
8610594 +M & I Home Equity Corp, 770 N Water St, Milwaukee, WI 53202-0002  
8610596 +MOI Bank, PO BOX 3201, Milwaukee, WI 53201-3201  
8610597 +Outsource Receivables, PO BOX 166, Ogden, UT 84402-0166  
8630447 R. C. Willey Financial Services, P.O.Box 65320, Salt Lake City, Utah 84165-0320  
8610598 +RC Wiley, 4045 Riverdale Road, Ogden, UT 84405-1517  
8610599 +Roberta Casados, 1 South Main, Suite 500, Salt Lake City, UT 84133-1109  
8645984 +Rocky Mountain Power, PO BOX 25308, Salt Lake City, UT 84125-0308  
8610600 +Singer Bach Associates, 1200 N El Dorado Place, Suite E55, Tucson, AZ 85715-4632  
8610601 +Small Buisness Administration/ UT, 5333 S Adams Avenue Suite B, Ogden, UT 84405-7219  
8610602 +Smith Knowles, 4723 Harrison Blvd, Suite 200, Ogden, UT 84403-4319  
8610603 +Sprinkler Supply, 7878 South 1410 West, West Jordan, UT 84088-9400  
8610604 +Staker Parson Co, PO box 3429, Ogden, UT 84409-1429  
8610609 Valley Nursery Inc, 6884 South 2000 E, Ogden, UT 84405  
8610611 +Weber County Corporation, Weber County Treasurer, 2380 Washington Blvd,  
Ogden, UT 84401-1475  
8610612 +Wells Fargo, PO BOX 25341, Santa Ana, CA 92799-5341  
8636257 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, P.O. Box 19657, Irvine, CA 92623-9657  
8610615 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,  
SALT LAKE CITY UT 84130-0709  
(address filed with court: Zions Bank, PO BOX 1507, Salt Lake City, UT 84110)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8610583 +EDI: AMEREXPR.COM Oct 03 2013 00:58:00 American Express, PO BOX 650448,  
Dallas, TX 75265-0448  
8717762 EDI: BECKLEE.COM Oct 03 2013 00:48:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
9016859 EDI: AIS.COM Oct 03 2013 00:58:00 American InfoSource LP as agent for, TD Bank, USA,  
PO Box 248866, Oklahoma City, OK 73124-8866  
8646000 EDI: AIS.COM Oct 03 2013 00:58:00 American InfoSource LP as agent for, Midland Funding LLC,  
PO Box 268941, Oklahoma City, OK 73126-8941  
8610584 EDI: BANKAMER.COM Oct 03 2013 00:48:00 Bank of America, PO BOX 982235, El Paso, TX 79998  
8610588 +EDI: WFNNB.COM Oct 03 2013 00:58:00 Express, PO BOX 659728, San Antonio, TX 78265-9728  
8610590 +EDI: RMSC.COM Oct 03 2013 00:48:00 GAP, PO BOX 530942, Atlanta, GA 30353-0942  
8610592 +EDI: IRS.COM Oct 03 2013 00:58:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
8610595 +EDI: MID8.COM Oct 03 2013 00:58:00 Midland Credit Management, PO BOX 60578,  
Los Angeles, CA 90060-0578  
8772840 EDI: PRA.COM Oct 03 2013 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
8629191 EDI: Q3G.COM Oct 03 2013 00:58:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
8610605 +EDI: AISTMBL.COM Oct 03 2013 00:48:00 T Mobile, PO BOX 742596, Cincinnati, OH 45274-2596  
8867930 +E-mail/Text: bncmail@w-legal.com Oct 03 2013 01:36:31 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
8610606 +EDI: WTRRRNBANK.COM Oct 03 2013 00:58:00 Target National Bank, PO BOX 660170,  
Dallas, TX 75266-0170  
8610608 +EDI: UTAHTAXCOMM.COM Oct 03 2013 00:48:00 USTC, 210 N. 1950 W.,  
Salt Lake City, UT 84134-9000  
8610607 +EDI: URSSI.COM Oct 03 2013 00:58:00 United recovery Services, PO BOX 722929,  
Houston, TX 77272-2929  
8679032 +E-mail/Text: banko@bonnecoll.com Oct 03 2013 01:33:34 VALLEY NURSERY,  
c/o Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621  
8610610 +EDI: WFNNB.COM Oct 03 2013 00:58:00 Victoria's Secret, PO BOX 659728,  
San Antonio, TX 78265-9728  
8610613 +EDI: WFNNB.COM Oct 03 2013 00:58:00 World Finnacial, PO BOX 182273,  
Columbus, OH 43218-2273

TOTAL: 19

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Total Noticed: 46

Date Rcvd: Oct 02, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8640921      Wells Fargo Bank, N.A.  
8610614\*      ++ZIONS FIRST NATIONAL BANK,    LEGAL SERVICES UT ZB11 0877,    P O BOX 30709,  
                  SALT LAKE CITY UT 84130-0709  
                  (address filed with court: Zions First National Bank,    Attn: Roberta Casados,  
                  One South Main Street, Suite 500,    Salt Lake City, UT 84133)  
8610616\*      ++ZIONS FIRST NATIONAL BANK,    LEGAL SERVICES UT ZB11 0877,    P O BOX 30709,  
                  SALT LAKE CITY UT 84130-0709  
                  (address filed with court: Zions First National Bank,    Legal Services, UT ZB11 0877,  
                  P.O. Box 30709,    Salt Lake City, UT 84130)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2013 at the address(es) listed below:

David H. Leigh on behalf of Creditor Caterpillar Financial Services Corporation  
dleigh@rqn.com, sglendening@rqn.com;docket@rqn.com  
Jerald V. Hale on behalf of Creditor Wells Fargo Dealer Services jhale@winderfirm.com  
Kim R. x2Wilson on behalf of Creditor Wells Fargo Bank, N.A. bankruptcy\_krw@scmlaw.com  
Steven R. Bailey tr trusteebailey@baileylaw.org, UT06@ecfcbis.com  
Theron D. Morrison on behalf of Debtor Rich Corey Combe topofutahlaw@gmail.com,  
morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf\_morrison@bkexpress.i  
nfo;brianporterlaw@gmail.com  
Theron D. Morrison on behalf of Joint Debtor Mikelle S Combe topofutahlaw@gmail.com,  
morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf\_morrison@bkexpress.i  
nfo;brianporterlaw@gmail.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 7